

2006 Health Plan Features Comparison

HEALTH PLAN	Tier	24-Hour Nurse Line*	Referral needed for outpatient mental health from a plan provider*	Referral needed for outpatient alcohol and other drug abuse from a plan provider*	Does the Plan have an Electronic Diabetes Registry that is used to send reminders to people with diabetes*	Tobacco Cessation Incentives and/or Counseling*	Offers Dental Benefit	ETF Specific Information Available on Plan Website*	Number of OCI complaints per 10,000 members
CompcareBlue – Aurora Family	1	YES*	NO*	NO*	YES*	YES*	YES	YES*	7
CompcareBlue Northwest	2	YES*	NO*	NO*	YES*	YES*	YES	YES*	7
CompcareBlue Southeast	2	YES*	NO*	NO*	YES*	YES*	YES	YES*	7
Dean Health Plan	1	YES*	NO*	NO*	YES*	NO*	YES	YES*	2
GHC-Eau Claire	1	YES*	NO*	NO*	YES*	NO*	YES	NO*	1
GHC-South Central	1	NO*	NO*	NO*	YES*	YES*	YES	YES*	2
Gundersen Lutheran	1	YES*	NO*	NO*	YES*	YES*	NO	NO*	5
Health Tradition	1	YES*	NO*	NO*	YES*	YES*	YES	NO*	2
Humana-Eastern	1	YES*	YES*	YES	YES*	YES*	YES	NO*	8
Humana-Western	2	YES*	NO*	NO*	YES*	YES*	YES	NO*	8
Medical Associates HMO	1	YES*	YES*	YES*	YES*	NO*	YES	NO*	3
MercyCare Health Plan	1	YES*	NO*	NO*	YES*	YES*	YES	NO*	4
Network Health Plan	1	YES*	NO*	NO*	YES*	YES*	YES	YES*	2
Physicians Plus–Meriter & UW	1	YES*	YES*	YES*	YES*	YES*	YES	YES*	4
UnitedHealthcare NE	1	YES*	YES*	YES*	YES*	NO*	NO	NO*	7
UnitedHealthcare SE	1	YES*	YES*	YES*	NO*	NO*	NO	NO*	15
Unity-Community	1	NO*	YES*	YES*	YES*	YES*	YES	YES*	4
Unity-UW Health	1	NO*	YES*	YES*	YES*	YES*	YES	YES*	4
WPS Patient Choice 1	1	NO*	NO*	NO*	YES*	NO*	YES	YES*	NA
WPS Patient Choice 2	2	NO*	NO*	NO*	YES*	NO*	YES	YES*	NA
WPS Prevea Health Plan	1	NO*	NO*	NO*	YES*	NO*	NO	YES*	3

* The response to this question was self-reported by each individual health plan. This is the first year that ETF is requesting this information from the health plans.

Health Plan Features Descriptions

<p>Tier <i>Health plans are placed into employee contribution tiers based on how efficiently they provide care to their population relative the premium cost. The most efficient health plans are placed into tier 1 while health plans that are less efficient are placed into tier 2. Tiers are also used to determine placement of the State Maintenance Plan (SMP) throughout the state. SMP is a health plan option for subscribers who reside in a county that does not have a qualified tier 1 health plan.</i></p>
<p>24-Hour Nurse Line available to members? <i>A help line that is staffed by a registered nurse 24-hours a day to provide members with information and assessment of emerging medical needs. (Not an “on call” answering service)</i></p>
<p>Referral needed for mental health services? <i>A referral, certification or authorization is required prior to obtaining OUTPATIENT mental health services from a plan provider.</i></p>
<p>Referral needed for mental health Alcohol and Other Drug Abuse (AODA) services? <i>A referral, certification or authorization is required prior to obtaining OUTPATIENT AODA services from a plan provider.</i></p>
<p>Does the Plan have an Electronic Diabetes Registry that is used it to send screening reminders to people with Diabetes? <i>In order to receive a "YES", health plans must have a software/computer based diabetes registry (a database) that at minimum, tracks name, contact information, last visit and physician. The registry should be used by the health plan to alert patients and their physicians about needed tests and clinical visits. Plans must send screening notices (by mail, email or phone) to all patients with diabetes at least twice a year. For more information on how successful each health plan has been in providing care to their members with diabetes, please see pages E-35 and E-36 of the Health Plan Report Cards in this booklet.</i></p>
<p>Tobacco Cessation Incentives and/or Counseling <i>In order to receive a “YES”, health plans must offer a financial incentive such as a class discount or a covered Counseling benefit such as Quit line.</i></p>
<p>Offers Dental Benefit? <i>Dental benefits can include preventive services, restorative services, orthodontic services, and oral surgery. Covered benefits, deductibles and co-insurance vary from health plan to health plan. Members who place a high value on dental services should check covered benefits and provider availability carefully before making a health plan selection.</i></p>
<p>ETF Specific Information Available on Health Plan Website? <i>Health plans may have information such as covered benefits or providers listings that that is specific to state and local employees, continuants, and retirees on their website. In order to receive a “YES”, the health plan must at minimum have provider listing on their website that is easy to identify and access.</i></p>
<p>Number of complaints filed by members in 2004 with the Office of the Commissioner of Insurance. <i>The number of complaints (per 10,000 members) filed with the Office of the Commissioner of Insurance regarding the health plan. Complaints may be filed by consumers or providers. The complaints reported are for a health plan’s entire block of business, not just for ETF members. For health plans with more than one network, the number of complaints are for the health plan, not each individual network.</i></p>